

U.S. COURTS

02 FEB -8 PM 4:01

In Re: JEREMIAH, Karen	Case Number: 02-00014
------------------------	-----------------------

CAROLYN S. DORNE
CLERK
IDAHO

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. **If the answer to any question is "None," or the question is not applicable, mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

Definitions

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the **six years** immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 per cent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 per cent or more of the voting or equity securities of a corporation and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor.
11 U.S.C. § 101.

1. Income from employment or operation of business

None •

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE (If more than one)

1999--\$24,000.00
2000--\$24,000.00
2001--\$24,000.00

Employment
Employment
Employment

Yac

2. Income other than from employment or operation of business

None •

State the amount of income received by the debtor other from employment, trade, or profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE (if more than one)

NONE

3. Payments to creditors

None •

- a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made **within 90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF
PAYMENT

AMOUNT
PAID

AMOUNT
STILL OWING

NONE

None •

- b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insider. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR
AND RELATIONSHIP TO DEBTOR

DATES OF
PAYMENT

AMOUNT
PAID

AMOUNT
STILL OWING

NONE

4. Suits and administrative proceedings, executions, garnishments and attachments

None •

- a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Ford Motor v. Jeremiah	collection	Circuit Ct. Malheur, OR	judgment
Retail Credit v. Jeremiah	collection	Circuit Ct. Malheur, OR	judgment

None •

- b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
Ford Motor Credit	12-2001-- 1-2002	\$1,000.00 from paycheck.

5. Repossessions, foreclosures and returns

None •

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
NONE		

6. Assignments and receiverships

None •

- a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF ASSIGNEE

DATE OF
ASSIGNMENT

TERMS OF ASSIGNMENT
OR SETTLEMENT

NONE

None •

- b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF CUSTODIAN

NAME AND LOCATION OF
COURT / CASE NUMBER
AND TITLE

DATE OF
ORDER

DESCRIPTION AND
VALUE OF PROPERTY

NONE

7. Gifts

None •

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF PERSON
OR ORGANIZATION

RELATIONSHIP
TO DEBTOR,
IF ANY

DATE OF
GIFT

DESCRIPTION AND
VALUE OF GIFT

NONE

8. Losses

None •

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
---	--	-----------------

NONE

9. Payments related to debt counseling or bankruptcy

None •

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Bob Pangburn Attorney at Law P O Box 923 Caldwell, ID 83606	January 2002	\$500.00 (includes filing fee)

10. Other transfers

None •

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE AND RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
--	------	--

NONE

11. Closed financial accounts

None •

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE AND NUMBER OF ACCOUNT AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
------------------------------------	--	--

NONE

12. Safe deposit boxes

None •

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
--	---	-------------------------------	---

NONE

13. Setoffs

None •

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
------------------------------	-------------------	---------------------

NONE

14. Property held for another person

None •

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS
OF OWNER

DESCRIPTION AND VALUE
OF PROPERTY

LOCATION OF
PROPERTY

NONE

15. Prior address of debtor

None •

If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

NONE

16. Spouses and former spouses

None •

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Nevada, New Mexico, Puerto Rico, Texas, Washington or Wisconsin) within the **six-year period** immediately preceding the commencement of this case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

N/A

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, ground water, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined by an environmental law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as hazardous waste, hazardous substances, toxic substance, hazardous material, pollutant, or contaminant or similar term under an environmental law.

None •

- a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an environmental law. Indicate the governmental unit, date of the notice and, if known, the environmental law.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
--------------------------	--	-------------------	----------------------

NONE

None •

- b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of hazardous material. Indicate the governmental unit to which notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATES OF NOTICE	ENVIRONMENTAL LAW
--------------------------	--	--------------------	----------------------

NONE

None •

- c. List all judicial or administrative proceedings, including settlements or orders under any environmental law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
--	---------------	-----------------------

NONE

18. Nature, location and name of business

None •

- a. If the debtor is an individual, list the names and addresses, taxpayer identification numbers, nature of the business and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the business and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the business and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

NAME	TAX PAYER I.D. NUMBER	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
NONE				

None •

- b. Identify any business listed in response to subdivision a. (above) that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
NONE	

Form 7 - Statement of Financial Affairs
09/00

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 2-7-02

Signature of X Karon Jeremiah
Debtor

Date _____

Signature of _____
Joint Debtor (if any)

[If completed on behalf of a partnership or corporation]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information and belief.

Date _____

Signature _____

Printed Name and Title

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor]

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. U.S.C. 18 § 152 and 3571.

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security Number

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X _____

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 156.

In re Case No.
DEBTOR(S)

SCHEDULE A — REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own property by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

FOR COURT USE ONLY

Do not include interests in executory contracts and unexpired leases on this schedule. List them in SCHEDULE G — Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See SCHEDULE D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in SCHEDULE C — Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, Community	Current Market Value of Debtor's Interest in Property Without Deducting Any Secured Claim or Exemption	Amount of Secured Claim
NONE				
Subtotal (Total of this page)			\$ 0.00	
Total (Use only on last page of the completed Schedule A)			\$ 0.00	

In re Case No.
DEBTOR(S)

SCHEDULE B — PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, Community." If the debtor is an individual or a joint petitioner is filed, state the amount of any exemptions claimed only in SCHEDULE C.

FOR COURT USE ONLY

Do not list interests in executory contracts and unexpired leases on this schedule. List them in SCHEDULE G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, Community	Current Market Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption
1. Cash on hand.	XX			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	XX			
3. Security deposits with public utilities, telephone companies, landlords, and others.	XX			
4. Household goods and furnishings, including audio, video, and computer equipment.		3 couches, kitchen table, bed, stereo, TV, computer; debtor's residence.	n/a	1,200.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	XX			
6. Wearing apparel.		Debtor's clothing; debtor's res.	n/a	300.00
7. Furs and jewelry.	XX			
8. Firearms and sports, photographic, and other hobby equipment.	XX			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	XX			
10. Annuities. Itemize and name each issuer.	XX			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	XX			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	XX			
13. Interests in partnerships or joint ventures. Itemize.	XX			
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	XX			
15. Accounts Receivable.	XX			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	XX			

In re

Case

SCHEDULE B — PERSONAL PROPERTY
(CONTINUATION SHEET)

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, Community	Current Market Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption
17. Other liquidated debts owing debtor — include tax refunds. Give particulars.	XX			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	XX			
19. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	XX			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	XX			
21. Patents, copyrights, and other intellectual property. Give particulars.	XX			
22. Licenses, franchises, and other general intangibles. Give particulars.	XX			
23. Automobiles, trucks, trailers, and other vehicles.		1999 Ford Contour auto.; debtor's residence.	n/a	7,500.00
24. Boats, motors, and accessories.	XX			
25. Aircraft and accessories.	XX			
26. Office equipment, furnishings, and supplies.	XX			
27. Machinery, fixtures, equipment, and supplies used in business.	XX			
28. Inventory.	XX			
29. Animals.	XX			
30. Crops — Growing or harvested. Give particulars.	XX			
31. Farming equipment and implements.	XX			
32. Farm supplies, chemicals, and feed.	XX			
33. Other personal property of any kind not already listed. Itemize.	XX			
			Total	\$ 9,000.00

0 continuation sheets attached.

(Schedule B, Page 2)

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

In re Case No.
DEBTOR(S) }

SCHEDULE C — PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemption to which debtor is entitled under
(Check one box)

FOR COURT USE ONLY

- ☐ 11 U.S.C. § 522(b)(1) Exemptions provided in 11 U.S.C. § 522(d). Note: These exemptions are available only in certain states.
- ☒ 11 U.S.C. § 522(b)(2) Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemptions
Household goods, furnishings	ORS 23.160	2,000.00	1,200.00
Wearing apparel	ORS 23.160	500.00	300.00
1999 Ford automobile	ORS 23.160	1,700.00	7,500.00
Income tax refund	ORS 23.160(1)(n)	400.00	unknown

In re
DEBTOR(S) } Case No.

SCHEDULE D — CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

FOR COURT USE ONLY

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H—Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

NOTE: FOR CHAPTER 12 CASES ONLY — Schedules D, E and F shall be prepared by first listing all farm related debts (clearly set out under the heading "FARMING OPERATION DEBTS") followed by a subtotal of such debts; then listing all non-farm debts (clearly set out under the heading "NON-FARM DEBTS"), followed by a subtotal of such debts; and then a total of all debts listed in that schedule.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including Zip Code AND ACCOUNT NO.	Codebtor Husband, Wife, Joint, Community	Date Claim Was Incurred, Nature of Lien, and Description	Contingent	Unliquidated	Disputed	Current Market Value of Debtor's Interest in Property Without Deducting Any Secured Claim or Exemption	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, if any
WFS Financial P O Box 25341 Santa Ana, CA 92799	n/a	8/2000; UCC; 1999 Ford automobile.				7,500.00	10,800.00	3,300.00
Ford Motor Credit P O Box 7289 Pasadena, CA 91109	Xn/a	1999; UCC; 1995 Ford automobile.				5,000.00	5,000.00	0.00
Subtotal (Total of this page)							\$15,800.00	
Total (Use only on last page of the completed Schedule D)							\$15,800.00	

In re Case No.
DEBTOR(S) }

SCHEDULE E — CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and account number if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of this petition.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H—Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

NOTE: FOR CHAPTER 12 CASES ONLY — Schedules D, E and F shall be prepared by first listing all farm related debts (clearly set out under the heading "FARMING OPERATION DEBTS") followed by a subtotal of such debts; then listing all non-farm debts (clearly set out under the heading "NON-FARM DEBTS"), followed by a subtotal of such debts; and then a total of all debts listed in that schedule.

X CHECK THIS BOX IF DEBTOR HAS NO CREDITORS HOLDING UNSECURED PRIORITY CLAIMS TO REPORT ON THIS SCHEDULE E.

TYPES OF PRIORITY (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

- ☐ **Extensions of credit in an involuntary case**
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).
- ☐ **Wages, salaries, and commissions**
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4000 per person, earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507 (a)(3).
- ☐ **Contributions to employee benefit plans**
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
- ☐ **Certain farmers and fishermen**
Claims of certain farmers and fishermen, up to \$4000 per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507 (a)(5).
- ☐ **Deposits by individuals**
Claims of individuals up to \$1800 for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507 (a)(6).
- ☐ **Alimony, Maintenance, or Support**
Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507 (a)(7).
- ☐ **Taxes and Other Certain Debts Owed to Governmental Units**
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507 (a)(8).
- ☐ **Commitments to Maintain the Capital of an Insured Depository Institution**
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

Creditor's Name and Mailing Address including Zip Code <u>AND</u> ACCOUNT NO.	Codebtor Husband, Wife, Joint, Community	Date Claim Was Incurred and Consideration For Claim	Contingent	Unliquidated	Disputed	Total Amount of Claim	Amount Entitled To Priority <u>AND</u> CODE SECTION
NONE							
						Subtotal (Total of this page)	\$ 0.00
						Total	\$ 0.00

(Use only on last page of the completed Schedule E)

FOR COURT USE ONLY

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Ford Motor Credit c/o Chelsea Lewandowski 1100 SW 6th Avenue, Ste. 1507 Portland, OR 97204	1997; loan deficiency	4,400.00
Action Collection P O Box 1337 Nampa, ID 83653	2001; various debts	500.00
NCO Financial Systems P O Box 13692 Philadelphia, PA 19101	2001; various debts	500.00
I C System P O Box 64437 St. Paul, MN 55164	2001; various debts	75.00
Weiser Vet. Clinic 815 W Idaho Street Weiser, ID 83672	2001; vet. services	75.00
Advantage Fin. Credit P O Box 7 Ontario, OR 97914	2001; various debts	575.00
Stunz, Fonda P O Box 1565 Nyssa, OR 97913	2000; legal services	1,575.00
U S Telephone P O Box 3048 Evansville, IN 47730	2000; telephone	75.00
Malheur Bell P O Box 249 Ontario, OR 97914	2000; telephone	200.00
OPEX P O Box 94028 Palatine, IL 60094	2000; telephone	100.00
Capital One P O Box 60000 Seattle, WA 98190	1999; credit card	1,000.00
Holy Rosary Medical Services 1118 NW 16th Street, Ste. A Fruitland, ID 83619	2001; medical	50.00
Retail Credit P O Box 98 Ontario, OR 97914	2002; various debts	150.00

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(continued)

MBNA P O Box 15453 Wilmington, DE 19850	2000; credit card	1,200.00
Gateway P O Box 8181 Gray, TN 37615	2001; merchandise	1,000.00
Weiser Hospital 645 E 5th Street Weiser, ID 83672	2001; medical	25.00
Capital One c/o Derrick McGavic 941 W 3rd Avenue Eugene, OR 97440	2002; credit card	2,400.00
Carol Collections P O Box 202 Payette, ID 83661	2002; various debts	1,000.00
Talk.Com 2704 Alternate 19N Palm Harbor, FL 34683	2001; various	100.00
Les Schwab Tire Centers 6017 Fairview Avenue Boise, ID 83704	2001; merchandise	100.00
Robert Mairs, DO 1050 SW 3rd Avenue, Ste. 1200 Ontario, OR 97914	2001; medical	100.00

TOTAL \$15,200.00

In re
.....
DEBTOR(S) } Case No.

SCHEDULE G — EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests.

State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease.

Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A PARTY LISTED ON THIS SCHEDULE MUST ALSO BE LISTED ON THE MASTER MAILING MATRIX.

FOR COURT USE ONLY

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest, State Whether Lease is for Nonresidential Real Property, State Contract Number of any Government Contract
NONE, OTHER THAN SECURED DEBTS.	

SCHEDULE H — CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

NOTE: A PARTY LISTED ON THIS SCHEDULE MUST ALSO BE LISTED ON THE MASTER MAILING MATRIX.

☐ Check this box if debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor
Helena Petersen Boise, Idaho	Ford Motor Credit P O Box 7289 Pasadena, CA 91109

In re } Case No.
DEBTOR(S) }

SCHEDULE I — CURRENT INCOME OF INDIVIDUAL DEBTOR(S) AND ALL CHAPTER 12 DEBTORS

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a Chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

FOR COURT USE ONLY

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE		
	NAMES	AGE	RELATIONSHIP
single	none		

EMPLOYMENT:	DEBTOR	SPOUSE
Occupation Name of Employer	Heinz Foods	
How Long Employed	11 years	
Address of Employer	P O Box 10 Ontario, OR 97914	

	DEBTOR	SPOUSE
Income: (Estimate of average monthly income)		
Current monthly gross wages, salary, and commissions (pro rate if not paid monthly.)	\$ 2,000.00	\$
Estimated monthly overtime	\$	\$

SUBTOTAL	\$ 2,000.00	\$
----------	-------------	----

LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ 550.00	\$
b. Insurance	\$	\$
c. Union dues	\$ 25.00	\$
d. Other (Specify)	\$	\$

SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 575.00	\$
--------------------------------	-----------	----

TOTAL NET MONTHLY TAKE HOME PAY	\$ 1,425.00	\$
---------------------------------	-------------	----

Regular income from operation of business or profession or farm (attach Exhibit D)	\$	\$
Income from real property	\$	\$
Interest and dividends	\$	\$
Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$	\$
Social security or other government assistance (Specify)	\$	\$
Pension or retirement income	\$	\$
Other monthly income (Specify)	\$	\$
	\$	\$
	\$	\$

TOTAL MONTHLY INCOME	\$ 1,425.00	\$
----------------------	-------------	----

TOTAL COMBINED MONTHLY INCOME \$ (Report total also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

In re Case No.
DEBTOR(S) }

**SCHEDULE J — CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)
AND ALL CHAPTER 12 DEBTORS**

FOR COURT USE ONLY

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	\$ 400.00
Are real estate taxes included? Yes <input type="checkbox"/> No <input type="checkbox"/>	
Is property insurance included? Yes <input type="checkbox"/> No <input type="checkbox"/>	
Utilities: Electricity and heating fuel	\$ 100.00
Water and sewer	\$ 70.00
Telephone	\$
Other	\$
Home maintenance (repairs and upkeep)	\$ 200.00
Food	\$ 50.00
Clothing	\$ 25.00
Laundry and dry cleaning	\$ 40.00
Medical and dental expenses	\$ 75.00
Transportation (not including car payments)	\$ 50.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$
Charitable contributions	\$
Insurance (not deducted from wages or included in home mortgage payments)	
Homeowner's or renter's	\$ 25.00
Life	\$ 10.00
Health	\$
Auto	\$ 65.00
Other	\$
Taxes (not deducted from wages or included in home mortgage payments) (Specify)	\$
Installment payments (in Chapter 12 and 13 cases, do not list payments to be included in the plan)	
Auto	\$ 300.00
Other	\$
Other	\$
Alimony, maintenance, and support paid to others	\$
Payments for support of additional dependents not living at your home	\$
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$
Other	\$
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$ 1,420.00

(FOR CHAPTER 12 AND 13 DEBTORS ONLY)

Provide the information requested below:

A. Total projected monthly income	\$
B. Total projected monthly expenses	\$
C. Excess income (A minus B)	\$
D. Total amount to be paid into plan each month	\$

UNITED STATES BANKRUPTCY COURT

FOR THE _____ DISTRICT OF _____

In re _____

DEBTOR(S)

Case No. _____

FOR COURT USE ONLY

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

AMOUNTS SCHEDULED

Name of Schedule	Attached (Yes / No)	No. of Sheets	Assets	Liabilities	Other
A - Real Property	Y	1	\$ 0.00		
B - Personal Property	Y	2	\$9,000.00		
C - Property Claimed as Exempt	Y	1			
D - Creditor Holding Secured Claims	Y	1		\$ 15,800.00	
E - Creditor Holding Unsecured Priority Claims	Y	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Y	2		\$ 15,200.00	
G - Executory Contracts and Unexpired Leases	Y	1/2			
H - Codebtors	Y	1/2			
I - Current Income of Individual Debtor(s)	Y	1			\$ 1,425.00
J - Current Expenditures of Individual Debtor(s)	Y	1			\$ 1,420.00
Total Number of sheets in ALL Schedules		11			
Total Assets			\$9,000.00		
Total Liabilities				\$ 31,000.00	

In re _____
_____ } Case No. _____
DEBTOR(S)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

FOR COURT USE ONLY

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of twelve sheets,
and that they are true and correct to the best of my knowledge, information, and belief. (Total shown on summary page plus 1)

Date 2-7-02

Signature X Karen Jeremiah
Debtor

Date _____

Signature _____
(Joint Debtor, if any)

[If joint case, both spouses must sign]

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the _____ [the president or other officer or an authorized agent of the corporation or
a member or an authorized agent of the partnership] of the _____ [corporation or partnership]
named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of
_____ sheets, and that they are true and correct to the best of my knowledge, information, and belief.
(Total shown on summary page plus 1)

Date _____

Signature _____

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property:

Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court
District of Idaho

1 re

JEREMIAH, Karen,

Case No. 02-00014

Chapter 7

Debtor(s)

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. I intend to do the following with respect to the property of the estate which secures those consumer debts.

a. Property to Be Surrendered.

Description of Property

Creditor's Name

NONE

1. _____
2. _____
3. _____

[Check applicable statement]

b. Property to Be Retained.

Description of Property	Creditor's Name	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
1999 Ford auto.	WFS Financial		Debtor will continue to pay debt.	

Date: 2-8-2002

Signature of Debtor's attorney

Note: Rule 1007(b)(2) requires debtor to serve a copy of the Statement of Intentions on the trustee and all creditors named in the statement. In a joint case, if the property and debts of both debtors are the same, the form may be adapted for joint use. If joint debtors have separate debts, however, each debtor must use